

What is claimed is:

1. A home banking method comprising:
 - reading and encoding coded information on a card;
 - transmitting the encoded information to a system connected to a remote computer network;
 - inputting a secret number after receiving an indication that access to the system through the remote computer network has been allowed;
 - encoding the secret number and transmitting the encoded secret number to the system;
 - changing a user's secret number after the transmitted encoded secret number has been determined to be identical to a previously registered secret number in the system;
 - requesting a user's home banking service transaction;
 - displaying the home banking service transaction result;
 - confirming the home banking service transaction result; and
 - writing a user's home banking service transaction result on the card as encoded information.
2. The home banking method of claim 1, wherein the step of changing a user's secret number includes:
 - encoding and transmitting a new secret number to the system.
3. The home banking method of claim 1, wherein the step of changing a user's secret number includes:
 - registering the new secret number in the system.

4. The home banking method of claim 1, wherein the step of changing a user's secret number includes:

confirming the change to the new secret number by the user.